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Appln. No. 09/857,383  
Amendment dated July 20, 2005  
Reply to Office Action of April 4, 2005

Attorney Docket No. 01304/RPM

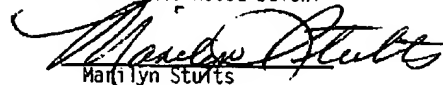
**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

Applicant : H. KERKDIJK  
Serial No. : 09/857,383  
Filed : June 1, 2001  
For : SYSTEM FOR SECURE  
TRANSACTIONS  
Art Unit : 3621  
Examiner : Jalatee Worjloh  
Confirm. No.: 4727  
Customer No.: 01933

CERTIFICATE OF FACSIMILE  
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Marilyn Stults

Dated: July 20, 2005

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Account No. 06-1378.

**R E S P O N S E**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

S I R :

This is responsive to the Office Action dated April 20,  
2005, the term for response to which expires July 20, 2005.

Remarks/Arguments begin on page 2 of this paper.